



Large Loss Report 2025

*The Large Loss Report 2025 summarizes 54 publicly reported major damage awards and settlements that affected K-12 schools, colleges and universities in 2024. This year the report only includes cases costing **\$2.5 million and more.***

Social inflation, the increased cost of litigation above general economic inflation, has dramatically increased the cost of claims. When United Educators (UE) started sharing information on “large” losses 30 years ago, six-figure settlements qualified as outsized at that time. However, in the past six years there has been a dramatic escalation in the number and magnitude of large losses at higher ed and K-12 schools. Because of this escalation in the volume of high-cost claims, we raised the report’s threshold to \$500,000

in 2021 and then to \$1 million in 2023. In 2024, there were 78 publicly reported claims of \$1 million or more. Given the sea change of large losses, this year’s report only summarizes the 54 that cost \$2.5 million or greater.

The main factors driving social inflation, what some call legal system abuse, are mistrust in institutions, increased advertising by attorneys soliciting plaintiffs, third-party litigation financing (TPLF), and increased legislative risk.

In terms of litigation advertising and solicitation of claimants, trial lawyers and aggregators increasingly spend large sums of money on advertising to recruit new clients for class action lawsuits. American Tort Reform Association estimates they spent more than \$971.6 million in 2021 on television ads for local legal services or soliciting legal claims across the United States.

TPLF is an arrangement where a funder that is not party to a lawsuit agrees to provide funding to a plaintiff or law firm in exchange for an interest in the potential recovery in a lawsuit. APCA reports TPLF has grown to \$15.2 billion in the United States. Financers admit they “make it harder and more expensive to settle cases.”

Specific to education, Americans’ confidence in higher education has continued to fall, from 57% in 2015 to 36%

in 2023, according to Gallup polling. Sexual misconduct claims remain a significant portion of the large losses. Many losses in this report came about after states enacted legislation to allow adult survivors of childhood sexual abuse to bring civil claims after the statute of limitations has passed. In fact, 25 of the 54 settlements or awards in this report involved sexual misconduct. Of those, about 20 involved alleged misconduct occurring 10 or more years ago.

This report serves as a reminder for educational institutions to consider strategic risk management and partnering with an insurance carrier providing education-specific underwriting, timely risk management resources and thoughtful claims resolution. A strong foundation building on those three components of liability insurance can help your institution mitigate risks.

Loss Details

While this report provides insights on the liability landscape, it is important to remember there are many factors that influence a verdict or settlement, and the value of any individual claim cannot be extrapolated from these reports. In addition, please note the following about these large losses:

- Summaries are drawn solely from published accounts.
- **Most losses in this report don’t involve UE members, and some that do involve UE members don’t involve UE claims.**
- Most public K-12 schools and public colleges and universities are subject to sunshine laws and their settlements routinely appear in the public domain.
- Private or independent schools do not typically have the same reporting requirements as public institutions. As a result, their settlements do not appear in this report.
- Not all topics in the report are subject to UE coverage, but the losses reflect claims trends across our membership.
- They were publicly reported between Jan. 1, 2024, and Dec. 31, 2024.

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Disclaimer: *The summaries herein are provided for the purpose of informing institutions of trends in publicly available data. We provide this report as a service to our members, but the report in no way indicates UE’s assessment of the value of any claim. While some losses included in this report reflect trends UE has seen among our members’ education claims, the topics included aren’t an indication of the scope of UE coverage, nor should the inclusion of a settlement or award in this report be interpreted as reflecting an opinion by UE or our membership of its reasonableness. In addition, some of the loss outcomes may have changed due to the progress of legal proceedings since they were reported. Some losses occurred in prior years but weren’t publicly reported until 2024.*

UE Insights

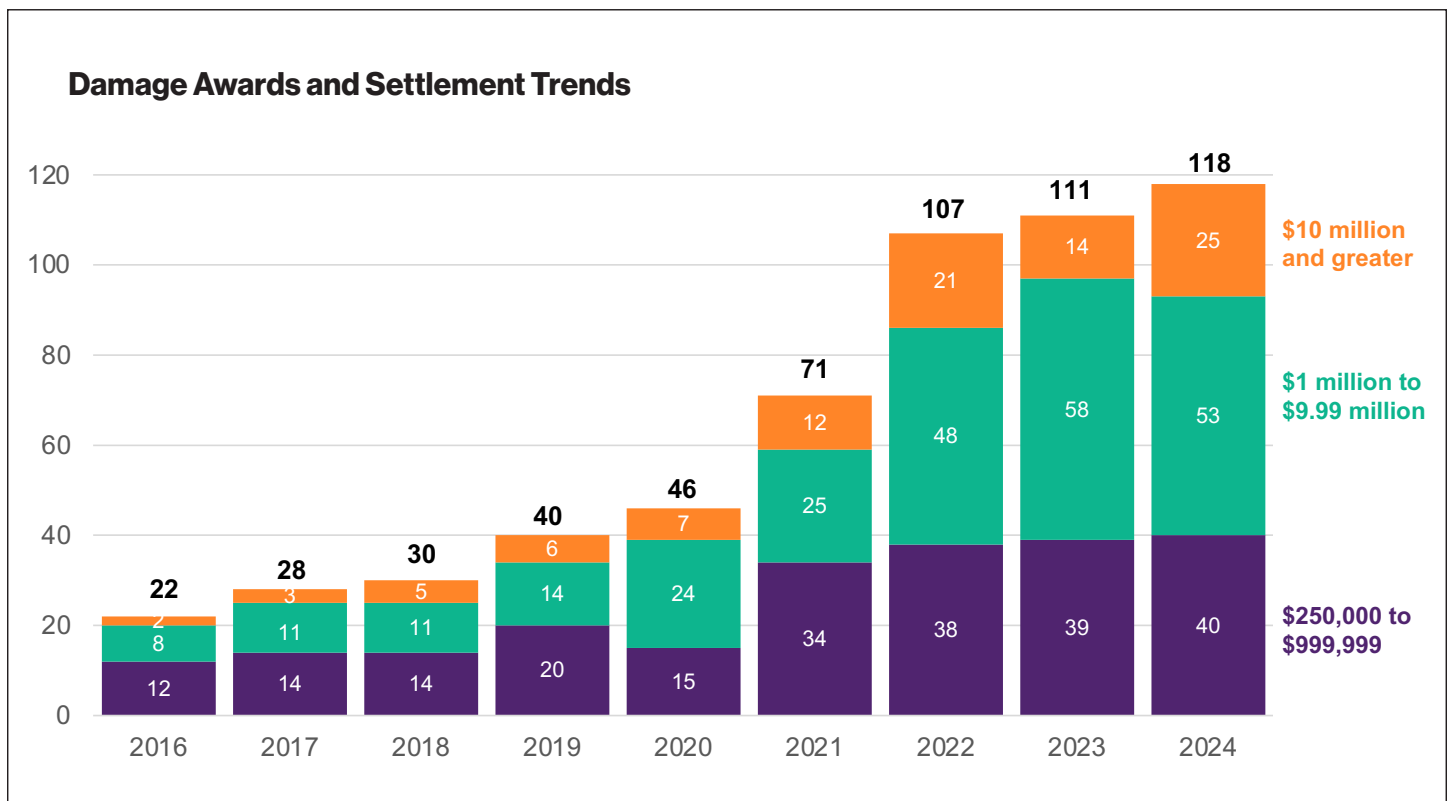
From 2018 to 2023, the average cost more than doubled for UE primary general liability (CGL) and educators legal liability (ELL) claims. Defense costs are contributing significantly to increasing claims costs along with larger awards and settlements.

K-12 and higher education members experience the types of losses described in this report. Both higher education

institutions and K-12 schools continue to experience losses related to sexual misconduct, accounting for roughly 30% of all claims costs over the past few years. Other top causes of loss for UE claims include discrimination, Title IX violations, and breach of contract for educators legal liability coverage and slips, trips, and falls; accidents causing injury or damage; and civil assault claims for general liability coverage.

Trends From 2016-24

An analysis of the Large Loss Reports from 2016-24 shows troubling trends for K-12 schools and higher education institutions.



Damage Awards and Settlement Trends

The number of publicly reported damage awards or settlements exceeding \$2.5 million increased significantly from last year, and the amount of money increased by more than \$250 million. This offers a grim reminder of the ways social inflation impacts education claims, with an exponential escalation of settlements and defense costs.

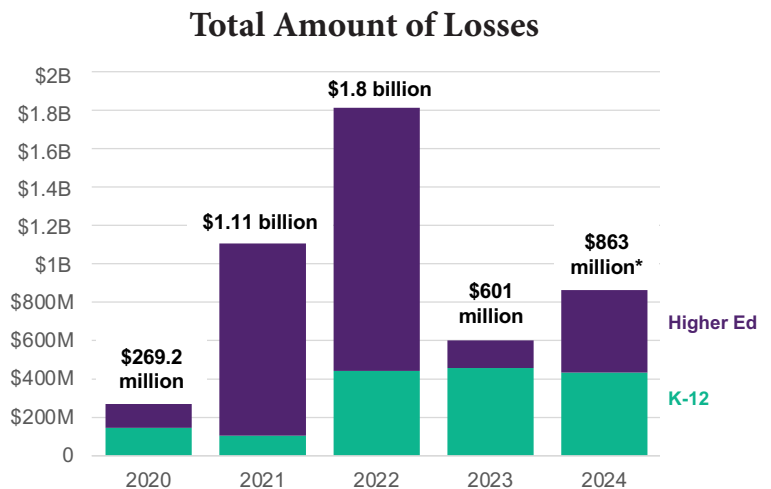
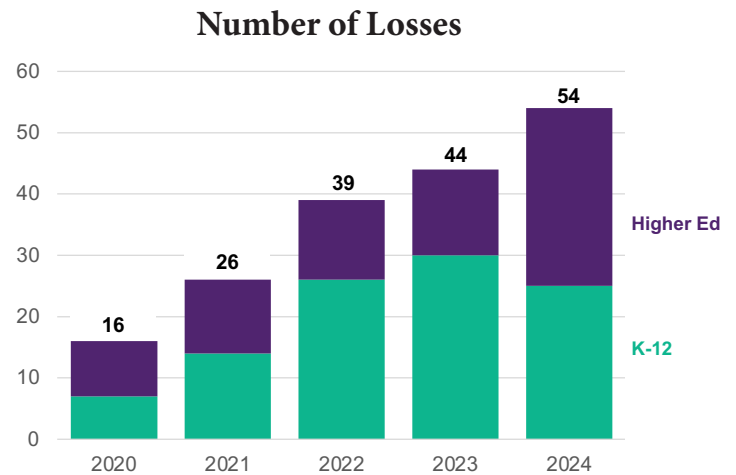
This demonstrates high liability losses are becoming increasingly common. In addition to sexual misconduct, other topic areas with more than one publicly reported settlement or award include:

-  **Antitrust**
-  **COVID-19**
-  **Accidents and Crimes**
-  **Discrimination**

An additional factor impacting trends and figures on publicly reported claims is the **shuttering of community newspapers** as documented by Medill School of Journalism, Media, Integrated Marketing Communications at Northwestern University. Media historically have followed local court cases and filed Freedom of Information Act requests related to settlements. With fewer local education or court reporters tracking down the proceedings, the figures in this report likely underrepresent education losses.

Large Losses Rising at K-12 and Higher Ed Schools

K-12 schools, colleges and universities are suffering an increasing number of publicly reported large losses of at least \$2.5 million, and those losses are becoming increasingly costly.



* Higher ed and K-12 losses might not match the total because loss figures are rounded to the nearest million.

Source: 2022-25 Large Loss Reports, excluding ransomware payments reported in 2022.

Warning: This report contains references to graphic content related to harm of adults and minors.

Accidents and Crimes

Our Lady of Lourdes Catholic School in Slidell, La., was found liable by a jury for **\$129 million** in a case involving the family of a 6-year-old girl who was struck and killed by a car while participating in a running club at school. Jurors found the school's traffic safety practices led to the girl's death and caused her brother, who was 9 years old at the time of the crash, "debilitating" mental anguish and emotional distress. The run club occurred during after-school pickup and its path involved crossing two lanes of traffic.

University of Washington was found liable by a jury for **\$16 million** in a case involving a cyclist and his family. A 2020 crash near the university's stadium left the man with a traumatic brain injury and in need of round-the-clock care. The man crashed after swerving to avoid a speed bump. Prior to the incident, five other cyclists had reported crashes there, according to court filings.

University of Virginia reached a **\$9 million** settlement related to a 2022 campus shooting that killed three football players and wounded two other students. An attorney representing some of the families said the university should have removed the alleged shooter from campus prior to the attack given his previous erratic, unstable behavior. The university will pay \$2 million to the families of each of the students who died and \$3 million total to the two students who were wounded.

Arizona Board of Regents reached a **\$2.5 million** settlement with the family of a slain University of Arizona professor. After he was shot and killed in his office, it was revealed the university knew about a history of threats from an expelled student who now faces murder charges. The settlement includes providing continuing mental health care for the people affected. The university also will create an endowed professorship in the professor's name. After the slaying, the university commissioned a study into improving safety on campus; the study recommended 33 steps. The professor's family supports the steps and said it will continue meeting with university leaders to ensure follow through.

Antitrust

Brown, Columbia, Duke, Emory, Northwestern, Rice, Vanderbilt and Yale universities and Dartmouth College reached settlements ranging from **\$18.5 million** to **\$55 million** to resolve allegations they colluded on admissions violations and financial aid decisions. The settlements are part of a single class action lawsuit brought by five former students against more than a dozen schools. The lawsuit alleges universities violated antitrust law when they ignored a pledge to not weigh students' ability to pay tuition when considering whether to admit them, a practice referred to as "need-blind" admission. The schools deny liability or wrongdoing.

Athletics Injuries

Newport-Mesa Unified School District in Costa Mesa, Calif., reached a **\$31 million** settlement agreement with a former high school football player who fell on his school's practice field and allegedly suffered a traumatic brain injury. His lawyers say he fell on natural turf fields the district didn't adequately maintain — even though coaches had warned the district about dangerous conditions. Although the student was wearing a helmet, his attorneys said he still suffered a "life-altering brain bleed resulting in a traumatic brain injury with severe cognitive defects and emotional harms." A district spokesperson declined to comment but said the district regularly tests fields, performing routine safety assessments and soil compaction tests.

COVID

Seven institutions will pay settlements ranging from **\$5 million** to **\$17 million** related to the disruption of classes in 2020 caused by the COVID pandemic. In the settlements, **Penn State University, Temple University, Rensselaer Polytechnic Institute, American University, George Washington University, Johns Hopkins University, and University of Chicago** were accused of overcharging students.



Discrimination

University of California Regents was found liable by a jury for **\$7.2 million** in a case involving a former University of California police officer who said he was illegally fired because he is Black. He sued the Regents in 2019, alleging race was a major motivating reason for his 2017 firing. A court returned a unanimous verdict in his favor. The officer had 27 years' experience without disciplinary actions, according to the lawsuit. A school spokesperson said the university was considering appealing and that the officer was fired after multiple instances of unprofessional conduct.

University of Colorado Boulder will pay a **\$4.5 million** settlement to hundreds of female faculty members following a class action gender equity lawsuit. The 386 female faculty members will receive back pay, and the university will conduct follow-up equity reviews every three years. In addition, the university agreed to make wages of current faculty and job applicants publicly available in the future.

University of Alabama at Birmingham (UAB) was found liable by a jury for **\$3 million** in a case involving an Iranian-born research scientist who alleged a coworker at UAB harassed her for nine years because of her ethnicity. A UAB spokesperson said the university does not tolerate discrimination, retaliation or harassment; disagrees with the verdict; and is considering next steps. The jury also ordered the scientist's coworker to pay her \$500,000 in compensatory damages and \$325,000 in punitive damages.

False Advertising, Fraud, Misrepresentation, and Unfair Competition

Walden University reached a **\$28.5 million** settlement in a class-action lawsuit alleging the for-profit college targeted women and Black students with false advertising about how long it would take to complete their degrees. The lawsuit alleged Walden received millions of dollars in excess fees and tuition by prolonging projects required for Doctorate in Business Administration degrees. Walden also agreed to restructure dissertation committees and disclose completion time and cost on its website.

Other Losses

Western Iowa Tech Community College reached **\$5.3 million** in settlements with South American students who accused the school of human trafficking. This includes a \$3 million settlement with Chilean students and a \$2.3 million settlement with Brazilian students. The Chilean students alleged they were recruited to travel to Iowa for what they thought would be programs in robotics and culinary arts. They also alleged they were told they'd be supported by internships with local companies. Instead, they alleged, they were placed in jobs working at a dog food plant and in other factories, deprived of food, and forced to work under threats of deportation. The students traveled to Iowa under visas overseen by the U.S. Department of State.

The State Department in 2019 found several issues with Western Iowa Tech's implementation of the program and ordered the community college to place students in more suitable internships. The school canceled the program and sent students home in 2020. The community college denied the accusations of human trafficking, saying the students were free to leave the program at any time.

Physical Abuse

Clark County School District in Las Vegas reached a nearly **\$10 million** settlement in a case involving the alleged abuse of a student with autism. The student's parents sued the district, saying staff acted negligently, violated the law and covered up mental and physical abuse inflicted on the child. In one alleged incident, a teacher struck the child, then 6, with a stick several times as punishment for taking off his shoes and only stopped after the stick broke.

Retaliation

Bloomsburg University was found liable by a jury for **\$3.9 million** in a case involving a former business school Dean. The jury found the university fired him in retaliation for helping an administrative assistant report the university's then-President sexually harassed her. In a lawsuit filed in 2018, the former Dean alleged that after he reported the assistant's claims to the Title IX office, the then-President denied reimbursement requests for his travel expenses and started a rumor that the Dean was having an affair.

The Pennsylvania State System of Higher Education also launched an investigation into the former Dean that led to his firing. Attorneys for the defense argued the former Dean failed to properly follow university policies and relevant laws. The payout includes \$1 million in back pay, \$775,000 in front pay, \$1.5 million for pain and suffering, \$450,000 in punitive damages against the then-President, and \$200,000 in punitive damages against another defendant.

Sexual Misconduct

Bay Shore Schools in Bay Shore, N.Y., will pay **\$35 million** in settlements with 12 former students who accused the district of failing to protect them from sexual abuse that allegedly occurred decades ago by an elementary school teacher. In addition, the district faces a **\$25 million** judgment after a jury found it liable for negligence in supervision and acting with reckless disregard for keeping the teacher employed despite multiple sexual abuse allegations. The district is asking to be granted a new trial or a substantial reduction of that verdict because, it said, the jury ignored evidence and was irrational by placing all liability on the district and none on the teacher. The teacher was arrested in December 2023 and faces charges of sodomy, sexual conduct against a child and possession of child sexual abuse material. He has pleaded not guilty and denies abusing children.

Pomona Unified School District in Pomona, Calif., was found liable by a jury for **\$35 million** in a case involving a former high school student who said an assistant coach raped her in 1997, when she was 16. A Los Angeles County



Superior Court jury awarded the damages in 2024. The former student said the rape occurred at a school track and field meet in Nevada. After the team returned home, she reported the alleged incident to the then-Principal, who told her not to speak about it and that the administrator would “take care of it,” per court documents. Instead, no actions were taken and she suffered verbal harassment from the head coach, teammates and classmates, and as a result moved out of state at the end of the school year, the documents state.

Los Angeles Unified School District’s board reached a **\$24 million** settlement agreement with three former students who said their elementary school teacher sexually abused them in their classroom in 2006 and 2007, when the students were 8 and 9. A lawsuit contended school officials ignored complaints that the teacher behaved inappropriately at another elementary school within the district years before the alleged molestation.

Tamalpais Union High School District in Larkspur, Calif., will pay **\$17.5 million** to settle lawsuits filed by four former students. The students said a tennis coach sexually abused them the early 2000s. In 2022, a jury found the district liable for failing to protect a student despite evidence of misconduct. In 2019, the former coach was convicted of 60 counts of child molestation after an athlete secretly recorded him admitting to having sex with a minor.

Port Jefferson school board in Port Jefferson, N.Y., reached **\$16.5 million** in settlements with a total of seven people who alleged their Principal sexually abused them at least 45 years ago. One of the people told the media he feared going to high school because he never knew when the Principal would call him from class and sexually molest him. That abuse allegedly occurred between 1974 and 1977. The Principal died in 2002.

Seattle Public Schools reached a **\$16 million** settlement with a former student who said two high school coaches sexually abused her. The woman, now 24, said a volunteer weight training coach raped her when she was a 13-year-old practicing with the high school team. She said the coach threatened to kill her and her family if she reported the abuse, which occurred over two years. That coach is awaiting trial on two counts of felony child rape. The former student said the district was negligent in letting him coach because he was barred from working in the district after being fired from another coaching job. The former student also claimed that when she was 17, the basketball coach began an abusive

sexual relationship with her, including having sex with her at school and in hotel rooms when the team traveled. She said that at the time, she believed the coach was her boyfriend, and it was not until she became an adult that she realized he had victimized her. That former coach faces a criminal charge of sexual misconduct of a minor. Both former coaches say they are innocent. The district denies liability.

Fontana Unified School District in Fontana, Calif., reached a **\$14 million** settlement with four alleged sexual abuse victims of a teacher who taught in a district middle school from 1996 through 1999. Three of the alleged victims were the teacher’s students. The former teacher pled guilty in March 2022 to seven felony counts of lewd and lascivious acts with a child. He was sentenced to 20 years at San Quentin State Prison. According to legal documents, several staff members told administrators he had inappropriate conduct with female students within months of his hiring, but the administrators failed to report him to police. In a statement, the district condemned the abuse and said it has implemented comprehensive policies and procedures to protect students.

Berkeley Unified School District in Berkeley, Calif., reached a **\$13.5 million** settlement agreement after nine former high school students filed lawsuits claiming a former science teacher groped, kissed and made inappropriate comments to female students and the district did not protect students after years of complaints. The district did not admit fault. A Title IX investigation determined the teacher engaged in inappropriate behavior for years. According to media reports, the district’s Superintendent signed a gag order in 2021, letting the teacher resign and agreeing to stay silent about alleged misconduct to potential employers. The teacher, who has maintained his innocence, had his teaching license revoked by the California Commission on Teacher Credentialing in 2022.

University of North Carolina School of the Arts reached a **\$12.5 million** settlement related to allegations from 65 alumni who said sexual misconduct occurred at the university over the course of several decades. The University of North Carolina system will pay \$10 million of the settlement and the school will pay the rest. According to a lawsuit, teachers invited students home and gave them alcohol, and there was “subtle grooming of young female dancers for later sexual abuse and exploitation.” Some of those students were as young as 12, and other victims were teenagers, according to the lawsuit.

Newburgh Enlarged City School District in Newburgh, N.Y., reached an **\$11 million** settlement with two victims who accused a retired district gym teacher of sexually abusing them decades ago, when they were elementary school students. The allegations date back to 1969. Settlements were publicly reported in 2024. The lawsuits were filed under New York's Child Victims Act, which opened a temporary window for survivors to seek justice in civil court against their abusers. One victim allegedly reported the abuse to several teachers who failed to intervene and contended the district should have known about the abuse based on a pattern of alleged public behavior by the teacher, including the teacher directing girls to take off their shirts in gym and having them engage in sexual poses disguised as exercise positions. In 2019, after the first lawsuit was filed against him and the district, the former coach died by suicide.

Berryessa Union School District in San Jose, Calif., agreed to pay **\$10.3 million** to a group of former middle school students who were groomed and sexually abused in the late 1990s and early 2000s. Their abuser was a teacher who has since been convicted and sentenced to two decades in prison. In 2021, one of the reported victims contacted the county's sheriff's office to report the past abuse; the case was transferred to San Jose police. The former students sued after a bill granted a one-time extension of the statute of limitations. Their lawsuit alleged that school officials and the district let the man continue teaching for years despite allegations of inappropriate conduct against him.

Ninnekah Public Schools in Ninnekah, Okla., reached a **\$7.5 million** settlement with 14 Jane Does who accused a former basketball coach of grooming and sexually assaulting them and accused four former officials of ignoring their complaints. The officials, who included their former Principal and a former Superintendent, were dismissed from the lawsuit as part of the settlement. The former coach pleaded guilty in 2023 to 10 felony charges, including sexual battery and lewd or indecent acts against a child under 16. The district denied liability.

Eastern Michigan University reached a nearly **\$7 million** settlement in a Title IX lawsuit brought by two dozen current and former students who alleged the school mishandled their sexual assault complaints. The alleged victims sued Eastern Michigan, several officials, and the local and national chapters of two fraternities. They contended three former male students

committed off-campus rapes between 2015 and 2019 and the university covered it up. The university denied wrongdoing. In 2020, Eastern Michigan hired a law firm to review its policies and how it handled the allegations. The firm's 2022 report found the university knew there were sexual assault allegations against the three students, but the reports either were anonymous or the victims chose not to participate in a formal Title IX investigation. The report also showed recordkeeping in the university's Title IX office did not "provide as full and complete a picture of the university's response as might have been possible had the Title IX coordinator and the Greek Life coordinator maintained more complete and contemporaneous documentation." Eastern Michigan has since moved its Title IX office to the student center, and the office now reports to the university's Chief Diversity Officer.

Winslow Township Schools in Atco, N.J., reached a **\$6 million** settlement with two former students who said a former high school teacher sexually assaulted them for years. A former student said the social studies and history teacher (and theater advisor) plied them with money and outings to restaurants. The civil settlement is reportedly the largest by a New Jersey public school district since the state passed a law in 2019 extending its statute of limitations to let child sexual abuse victims sue their abusers until the victims turn 55. Each victim reportedly will receive \$3 million. The school board approved the settlements in December 2023, but they were not publicly reported until February 2024. The school board did not admit liability.

A former student was granted a **\$5 million** default judgment against the defunct **Eagleton School** in Great Barrington, Mass., a boarding school for boys and young men with emotional, behavioral and cognitive disabilities. The former student, now 35, was granted the default judgment in federal court. The state shut down Eagleton in 2016 following a police raid stemming from abuse allegations. Following bank foreclosure in 2018, the school property was sold off.

San Francisco Unified School District reached a **\$4.5 million** settlement with two former high school students who alleged the school's former Athletic Director sexually abused them on campus. One student alleged that the Athletic Director raped her multiple times, while the other alleged he fondled her and forced her to perform oral sex. The Athletic Director allegedly groomed the girls between 2012 and 2016 — buying them lunch and gifts,



driving them to and from school, letting them drive his car, and “stretching their bodies” while touching them, according to the lawsuit. One of the former students said another teacher should have recognized the grooming behavior because that teacher let the Athletic Director pull the student from class. In court filings, the district’s lawyers denied the former students’ claims; they said the district took appropriate actions after learning about the alleged misconduct by placing him on leave.

Santa Cruz City Schools in Santa Cruz, Calif., reached a **\$4.5 million** settlement with two men who said a former teacher targeted them from 1987-91 — during their middle and high school years — and sexually abused them. Each man will receive \$2.25 million. The former students were part of The Traveling School Summer Program, which was adopted as part of district curriculum. Their attorneys said the school was designed for students with academic and behavioral issues, and many of the students came from broken homes. The attorneys said massage was part of the curriculum and the teacher only massaged boys — who were mostly shirtless — and had students massage him shirtless during class time. Two additional students have alleged they were sexually abused by the former teacher in the 1970s, and that case is set for trial in 2025.

University of Maryland, Baltimore County (UMBC) reached a **\$4.1 million** settlement with the U.S. Department of Justice related to allegations of sexual assault and discrimination by the head Swimming and Diving Coach. The coach was accused of sexually abusing and harassing male team members and discriminating against female

members. A Title IX investigation determined that UMBC failed to respond to the allegations. Investigators determined the coach touched male athletes’ genitals and invited them to sleep at his home, and administrators did not stop the behavior even though they knew about it. The coach died by suicide in 2021. In the settlement, affected male athletes could receive \$180,000 each while affected female athletes could receive \$60,000 each. The university’s President — who was not part of the university when the alleged incidents occurred — apologized on the university’s behalf.

Los Angeles Unified School District will pay about **\$3.5 million** to two victims of a former elementary school teacher and convicted pedophile. One victim will receive a \$1.85 million settlement while the other will receive \$1.7 million. The former teacher pleaded no contest to 23 charges of lewd conduct upon a child. In 2013, he was sentenced to 25 years in prison. The teacher was arrested in 2012 after he submitted photos to a drugstore to be developed, which included images of children blindfolded and with tape over their mouths. Authorities later said that as part of a “tasting game,” the teacher gave students cookies laced with bodily fluids. Lawsuits alleged district officials ignored several complaints about the teacher’s sexual misconduct with children dating back to the early 1980s. Among the prior payouts involving this teacher, the district agreed to pay about \$140 million to 81 victims in 2014, according to the firm representing the victims.

St. Helens School District in St. Helens, Ore., agreed to a **\$3.5 million** settlement related to a former student’s civil rights suit alleging school officials failed protect female students from a then-high school teacher’s predatory abuse. The former teacher was sentenced in August 2019 to 50 months in jail; he pleaded guilty to five counts of second-degree sexual abuse and has since been released. The former teacher began sexually abusing a student when she was 15, and the abuse occurred several times over a seven-month period at school and at the teacher’s home. Court documents show that in April 2008, the school’s then-Assistant Principal reprimanded the teacher for smelling girls, helping female students stretch in sexually suggestive ways, caressing girls’ hair, and massaging students’ shoulders, but he was not given further supervision or restrictions at the time. According to court documents, a year later he texted a female student and arranged to meet her at school alone; he was suspended three days. But the then-teacher stayed at the high school until he was arrested in May 2018.



The Diocese of Orange reached a **\$3.5 million** settlement with a man who said he was sexually abused by a former administrator at Mater Dei High School in Santa Ana, Calif., in the late 1970s. The Catholic Church now has paid out at least \$10 million in civil cases involving a specific Monsignor, who has denied molesting children and has not been criminally charged.

Guilford County Board of Education in Greensboro, N.C., reached a **\$3 million** settlement with two former high school students who said a former teacher's assistant sexually abused them and the district did not protect them. The former students alleged he had sex with them at school and at his home, sometimes taking them off campus during the school day. The former teacher's assistant was convicted in May 2023 of two counts of statutory rape of a child 15 years old or younger, two counts of statutory sex offense involving a child 15 years old or younger and three counts of a sex act with a student. He was sentenced to between 77 and 113 years in prison. The Board of Education did not admit liability.

Edison Board of Education in Edison, N.J., reached a **\$3 million** settlement with a man who alleged a high school shop teacher sexually abused him in the 1980s. In 1986, the

teacher pleaded guilty to two counts of aggravated criminal sexual contact after being indicted for abusing two students, ages 14 and 15. He was placed on probation following the guilty plea. The lawsuit settled in 2024 alleged the teacher groomed and sexually abused the victim, and that the district knew or should have known the teacher was a threat but failed to provide protection.

Salina Public Schools in Salina, Okla., will pay about **\$2.6 million** to 15 students of a former middle school coach accused of sexually abusing several students. The settlement does not include an admission of liability for the school. An investigation began in 2019 after parents contacted police, saying the teacher inappropriately touched the children's legs and thighs.

Anaheim Union High School District in Anaheim, Calif., reached a **\$2.5 million** settlement with four women who were sexually abused by their water polo coach when they were teenagers. The coach is serving more than 18 years in prison for 22 felony counts of sexual assault of minors. He was convicted in 2022 of abusing multiple students he coached over five years at high schools in the two districts. He violated the students in the water, hiding the incidents from view.

Whistleblowers

The State of Washington was found liable by a jury for **\$3 million** in a case involving Western Washington University's former Director of the Office of the Internal Auditor, who told federal investigators about the university's "ghost courses." A jury agreed she suffered retaliation after serving as a whistleblower — investigating and reporting that faculty and staff gave students credit for attending classes they were not attending. The students allegedly received federal aid money by attending falsified classes. The former Director met with an investigator from the Department of Education, who said the courses were fraud against the United States. When she told university leaders, she was pressured to remove the word "fraud" from a report, and the university's President fired her when she would not remove the word, according to her law firm.

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Get Coverage for Risks Other Insurers Avoid

With over 35 years dedicated to understanding the needs of K-12 schools, colleges and universities, our policies cover the risks other insurance carriers limit or avoid.



Visit www.ue.org/discover-ue to learn more about our comprehensive coverage and the full benefits of being a UE member.

Appendix: Higher Education Losses at a Glance

Liability Topic	School Name	Amount	Page
Accidents and Crimes	University of Washington	\$16 million	6
Accidents and Crimes	University of Virginia	\$9 million	6
Accidents and Crimes	Arizona Board of Regents	\$2.5 million	6
Antitrust	Brown, Columbia, Duke, Emory, Northwestern, Rice, Vanderbilt and Yale universities and Dartmouth College	\$18.5 million to \$55 million	6
COVID	Penn State, Temple, Johns Hopkins, American, and George Washington universities, University of Chicago, and Rensselaer Polytechnic Institute	\$5 million to \$17million	6
Discrimination	University of California Regents	\$7.2 million	7
Discrimination	University of Colorado Boulder	\$4.5 million	7
Discrimination	University of Alabama at Birmingham	\$3 million	7
False Advertising, Fraud, Misrepresentation, and Unfair Competition	Walden University	\$28.5 million	7
Other Losses	Western Iowa Tech Community College	\$5.3 million	7
Retaliation	Bloomsburg University	\$3.9 million	8
Sexual Misconduct	University of North Carolina School of the Arts	\$12.5 million	9
Sexual Misconduct	Eastern Michigan University	\$7 million	10
Sexual Misconduct	University of Maryland, Baltimore County	\$4.1 million	11
Whistleblowers	The State of Washington	\$3 million	12

Appendix: K-12 Losses at a Glance

Liability Topic	School Name	Amount	Page
Accidents and Crimes	Our Lady of Lourdes Catholic School	\$129 million	6
Athletics Injuries	Newport-Mesa Unified School District	\$31 million	6
Physical Abuse	Clark County School District	\$10 million	8
Sexual Misconduct	Bay Shore Schools	\$60 million	8
Sexual Misconduct	Pomona Unified School District	\$35 million	8
Sexual Misconduct	Los Angeles Unified School District	\$24 million	9
Sexual Misconduct	Tamalpais Union High School District	\$17.5 million	9
Sexual Misconduct	Port Jefferson school board	\$16.5 million	9
Sexual Misconduct	Seattle Public Schools	\$16 million	9
Sexual Misconduct	Fontana Unified School District	\$14 million	9
Sexual Misconduct	Berkeley Unified School District	\$13.5 million	9
Sexual Misconduct	Newburgh Enlarged City School District	\$11 million	10
Sexual Misconduct	Berryessa Union School District	\$10.3 million	10
Sexual Misconduct	Ninnekah Public Schools	\$7.5 million	10
Sexual Misconduct	Winslow Township Schools	\$6 million	10
Sexual Misconduct	Eagleton School	\$5 million	10
Sexual Misconduct	San Francisco Unified School District	\$4.5 million	10
Sexual Misconduct	Santa Cruz City Schools	\$4.5 million	11
Sexual Misconduct	Los Angeles Unified School District	\$3.5 million	11
Sexual Misconduct	St. Helens School District	\$3.5 million	11
Sexual Misconduct	Diocese of Orange	\$3.5 million	12
Sexual Misconduct	Guilford County Board of Education	\$3 million	12
Sexual Misconduct	Edison Board of Education	\$3 million	12
Sexual Misconduct	Salina Public Schools	\$2.6 million	12
Sexual Misconduct	Anaheim Union High School District	\$2.5 million	12

Risk Management Resources

UE member institutions can draw upon our deep library of education-specific risk management resources, online learning, claims studies, and webinars as well as our team of risk consultants to learn strategies to reduce risk and conduct enterprise risk management (ERM) activities. For example, UE has produced many resources to help [prevent sexual misconduct](#) and [prepare for possible claims](#) related to revival statutes.

Our consultants are here to assist in providing personalized risk management guidance. Contact us at risk@ue.org if there's anything we can do to help with your risk management concerns or ERM preparation.

Rising Cost of Claims

UE's data shows that claim defense and settlement costs continue to rise for K-12 schools, colleges and universities. Social inflation — as reflected in this report — can have a significant impact on the cost of defense, as matters become more difficult to resolve for reasonable amounts, increasing the overall cost of claims.

View these resources to learn more:

[Steps to Combat Social Inflation](#)

[The Rising Cost of Claims: By the Numbers](#)

[Rising Cost of Claims: Independent and Charter School Insights](#)

[Social Inflation Explainer \[Video\]](#)



To learn more, please visit www.ue.org or call **(301) 907-4908**.

United Educators (UE) is education's answer to the distinct risks and opportunities K-12 schools, colleges and universities face. As a member-owned company, UE is committed to providing the coverage and tools needed to confidently operate your campus while managing education-specific risks. We've devoted ourselves to education alone since our founding in 1987 and continue to find new ways to meet your insurance coverage needs, manage risk and efficiently resolve claims.

The material appearing in this publication is presented for informational purposes. It shouldn't be considered legal or coverage advice or used as such. For legal advice, contact your legal counsel. For coverage-related questions, contact your broker.

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